



PTO/SB/08A (08-03)

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Substitute for form 1449/PTO				Complete if Known	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> (Use as many sheets as necessary)				Application Number	09/208,998
				Filing Date	December 11, 1998
				First Named Inventor	Ganesan et al.
				Art Unit	3622
				Examiner Name	James W. Myhre
Sheet	1	of	3	Attorney Docket Number	23952-0075

U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)			
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		Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>2</sup> (if known)				
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NON PATENT LITERATURE DOCUMENTS			
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JV		"Person-To-anywhere Payments are Here With Citibank's C2it" Credit Card News (November 15, 2000)	
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		"Sparks.com, Web's Largest Greeting Card Store, has Perfect Greeting for the Holidays; With Huge Selection, Online Retailer Carries More Cards Than Ten Drugstores," Business Wire (December 10, 1998)	
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		GiveAnything.com, November 27, 1999 [retrieved May 29, 2002] <URL:www.giveanything.com>	
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JV		Netbill Overview: www.ini.cmu.edu/netbill/pubs/compcon.html, pages 1-10	

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